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by **Paul craig roberts**

Even major banks that welcomed the digital revolution are finding that the cost of security management could spiral out of control and exceed the labor costs of the analog system. Wells Fargo warns:*In today's digital world, scammers use advanced tools like AI to make identity theft harder to detect. Caller ID can be spoofed, emails can be forged, voices can be cloned, and images can be altered.*This makes Wells Fargo's current security measures vulnerable. For example, the bank uses a customer's voice recognition as a security check to grant them access to customer service regarding their account.

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Scammers are just one problem among many. Hackers are another. Your identity can be stolen. Your account can be hacked. Your pension can be stolen. Your home can be burglarized. Your credit and debit cards can be hacked. Your checks can be intercepted and forged. Entire systems, businesses, and government agencies can be held hostage.

And then there's "customer service." The endless struggle with an automated voice, the frustration of dealing with foreign "customer service representatives" who speak poor English and lack authority, the interminable wait to be transferred to a supervisor, the need to go to a branch because a security update wiped account connections, and so on. What used to be easily resolved by phone, on the third ring, can now drag on for days.

And it's going to get worse. The internet can't be completely secure because it's an open system. Security companies tell financial institutions, for example, that their best solution is to train their employees to avoid the mistakes that make it easier for hackers. I wonder how long it will be before banks and financial institutions require their customers to take online security training to protect their accounts.

Major banks and the Federal Reserve could soon propose, and then mandate, digital currency. This would replace physical means of payment such as cash and checks. Managing physical transactions is more expensive because it requires staff, not software. Since the five major banks control 90% of deposits—a near-monopoly—adopting digital currency would force all banks to do so.

With digital currency, your money is no longer in your hands. It can be taken from you, intentionally or unintentionally. Cash reserves are a thing of the past. If their existence were permitted, one could potentially collect anonymous pre-loaded debit cards, but if digital currency is used for control, their existence is unlikely. Furthermore, hackers have just as much chance of successfully stealing digital currency as any other type of currency.

The main destructive aspect of digital systems is that they cut human beings off from human contact. Scammers have made the telephone obsolete for communication. Now, we send text messages. But if caller ID and emails can be hacked, so can text messages.

The digital revolution has brought us total insecurity, isolation, and immense frustration. Why do we accept it?

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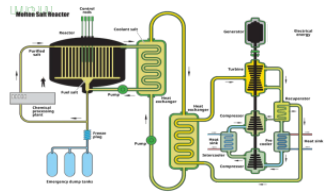

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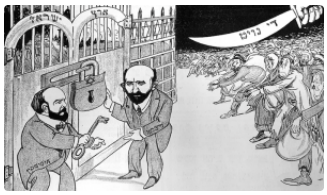

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